In the Claims

Please enter the below-indicated amendments:

1. (Currently Amended) A computer implemented method for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

producing a plurality of paper receipts related to said plurality of credit card financial transactions such that each of said plurality of paper receipts comprise machine-readable data which identify each of said plurality of credit card financial transactions, each of said plurality of paper receipts comprises an endorsement by a respective of said plurality of purchasers to confirm each of said plurality of credit card financial transactions;

optically scanning each of said plurality of paper receipts for producing an electronic representation of each of said plurality of paper receipts including said endorsement and for reading said machine-readable data on said paper receipt such that said machine-readable data is recognized; and

electronically storing said electronic copy representation of said paper receipt utilizing said recognized machine-readable data so as to be organized for electronic retrieval based on said machine-readable data.

2. (Original) The method of claim 1, wherein said machine-readable data comprises bar codes.

3. (Original) The method of claim 1, wherein said machine-readable data comprises textual print readable by optical character recognition (OCR) software.

4. (Currently Amended) The method of claim 1, further comprising providing credit card transaction information over the Internet to said plurality of purchasers, said credit card transaction information comprising said electronic copy representation of said paper receipt.

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5. (Original) The method of claim 1, wherein said step of producing further comprises printing said paper receipt with a printer operable for providing said machine-readable data on said paper receipt.

6. (Original) The method of claim 1, wherein said endorsement comprises a signature.

7. (Currently Amended) A computer implemented method for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

produced a plurality of receipts related to said plurality of credit card financial transactions such that each of said plurality of receipts comprises an endorsement by a respective of said plurality of purchasers to confirm each of said plurality of credit card financial transactions;

electronically storing an electronic copy of each of said plurality of receipts, said electronic copy being suitable for producing a purchaser readable copy of a respective of said plurality of receipts; and

providing a web site on the Internet accessible by said plurality of purchasers or agents thereof utilizing a computer at a different location than the location where said credit card financial transaction occurred, said web site providing credit card transaction information regarding transactions made by said plurality of purchasers during a selected time period, said web site being operable for providing a viewable copy of said respective of said plurality of receipts for a selectable credit card transaction.

8. (Original) The method of claim 7, wherein each of said plurality of receipts is a paper receipt.

9. (Currently Amended) The method of claim 8, wherein each of said plurality of paper receipts comprises financial transaction data comprising items purchased.

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10. (Original) The method of claim 7, wherein said endorsement comprises a signature of each of said plurality of purchasers during a respective of said credit card financial transactions.

11. (Original) The method of claim 7, wherein said endorsement comprises a password known by a respective purchaser.

12. (Currently Amended) A method for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

electronically storing receipt data related to said plurality of credit card financial transactions comprising underlying items purchased; and

providing a web site for use via Internet connection accessible by said plurality of purchasers or agents thereof utilizing a computer at a different location than the location where said credit card financial transaction occurred, said web site providing credit card transaction information made by said plurality of purchasers during a selected time period, said web site being operable for providing a viewable copy of said receipt data for a selectable of said plurality of credit card transactions.

13. (Original) The method of claim 12, wherein receipt data comprises a paper receipt.

14. (Original) The method of claim 12, wherein said receipt data comprises a signature of each of said plurality of purchasers during a respective of said credit card financial transactions.

15. (Original) The method of claim 12, wherein said receipt data comprises a password known by a respective purchaser.

16. (Currently Amended) A system for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

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a printer operable for producing a paper receipt related to said plurality of credit card financial transactions such that each of said plurality of paper receipts comprises machine-readable data which identify each of said plurality of credit card financial transactions, each of said plurality of paper receipts being endorsed by a respective of said plurality of purchasers to confirm each of said plurality of credit card financial transactions;

an optical scanner for producing an electronic representation of said plurality of paper receipts including said endorsement, said optical scanner being operable for reading said machine-readable data on said paper receipt to produce machine-read data in response to optically scanning said paper receipt;

an electronic storage medium for storing said electronic representation of said paper receipt; and

a one or more computers programmed for organizing storage in said electronic storage medium utilizing said machine-read data based on said machine-readable data, said one or more computers being operable programmed for retrieving a selected electronic representation of said paper receipt based on said machine-readable machine-read data.

17. (Original) The system of claim 16, wherein said machine readable data comprises bar codes.

18. (Original) The system of claim 16, wherein said machine readable data comprises a respective credit card number, date of purchase, and amount of purchase.

19. (Original) The system of claim 18, wherein said machine-readable data comprises textual print readable by optical character recognition (OCR) software.

20. (Original) The system of claim 16, further comprising a website to provide credit card transaction information over the Internet to said plurality of purchasers, said credit card transaction information comprising said electronic copy of said paper receipt.

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21. (Original) The system of claim 16, wherein said endorsement comprises a signature.

22. (Withdrawn) A system for processing credit card transactions, comprising:

a credit card company responsive to customer inquiries for issuing a chargeback inquiry into a selected purchase;

a merchant, said merchant producing sales;

an electronic database comprising electronic receipts of said sales;

a processor for receiving said chargeback inquiry, said processor being in communication with said database, whereupon said processor retrieves a copy of an electronic receipt for said selected purchase from said electronic database and forwards said copy of said electronic receipt to at least one of said credit card company or said customer.

23. (Withdrawn) The system of claim 22, wherein said merchant does not respond to said chargeback inquiry.

24. (Withdrawn) The system of claim 22, wherein each of said copies of said electronic receipts comprises a an electronic copy of a signed receipt.

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